



State of Rhode Island Choice Plus Plan with a Health Savings Account (HSA)



Agenda

➤ **State of Rhode Island's Choice Plus Plan with HSA**

- ✓ UnitedHealthcare plan features
- ✓ High level benefit plan review
- ✓ How the medical benefit and HSA works together

➤ **Health Savings Account (HSA)**

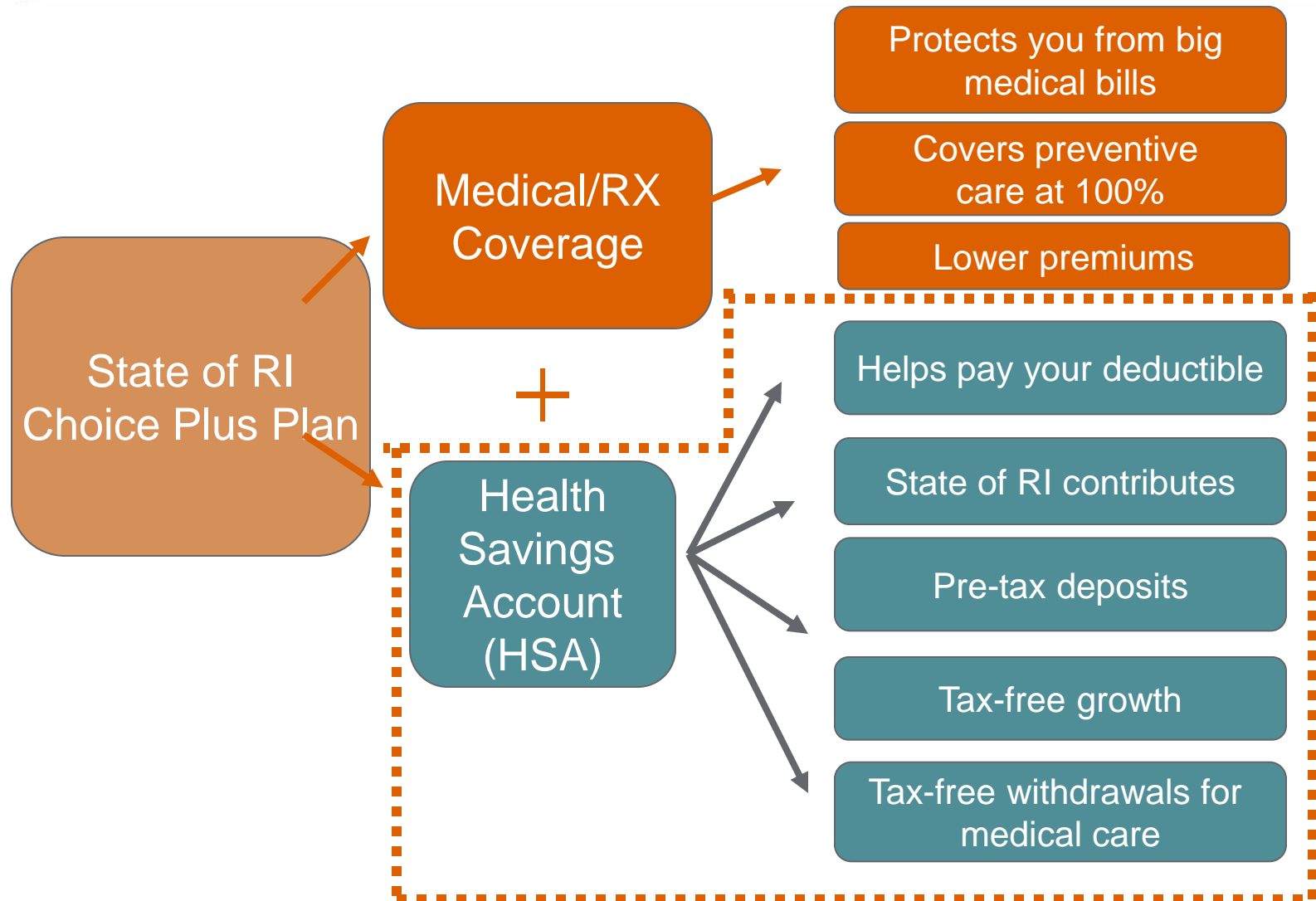
- ✓ Defining the HSA
- ✓ Eligibility requirements
- ✓ About Optum Bank
- ✓ Qualified Expenses
- ✓ Opening and funding the HSA
- ✓ How to access HSA funds
- ✓ How an HSA helps you save

➤ **Tools/Resources**



Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

State of Rhode Island Choice Plus Plan with an HSA Overview



Choice Plus Plan with a HSA



Choice Plus Plan with a Health Savings Account (HSA)		In-Network	Out of Network
Annual Deductible	Individual: Family:	\$1,500 \$3,000	\$2,250 \$4,500
Annual Out-of-pocket maximum	Individual: Family:	\$3,000 \$6,000	\$4,500 \$9,000
State of RI HSA annual contribution			
Employees <u>not</u> currently enrolled in a Health Care Flexible Spending Account (FSA)	Individual: Family:	\$1,500 (\$750 on 1/1/16 and \$750 on 7/1/16) \$3,000 (\$1,500 on 1/1/16 and \$1,500 on 7/1/16)	
Employees currently enrolled in a Health Care Flexible Spending Account (FSA)	Individual: Family:	\$1,500 (\$1,500 on 7/1/16) \$3,000 (\$3,000 on 7/1/16)	
Preventive care		100%	Plan pays 70%** after deductible
Coinsurance (e.g., office visit, outpatient surgery, hospitalization)		Plan pays 90%* after deductible	Plan pays 70%** after deductible
Prescription drug benefit (Administered by CVS/caremark)		Retail Pharmacy Network (up to a 30-day supply): Deductible then \$7 copay generic drugs /\$25 copay preferred brand drugs /\$45 copay non-preferred brand drugs. CVS/caremark Mail Service or CVS/pharmacy (up to a 90-day supply): Deductible then \$14 copay generic drugs/\$50 copay preferred brand drugs /\$90 copay non-preferred brand drugs. Deductible does not apply to drugs on the Preventive Therapy Drug List.	Plan pays 70%** after deductible

*10% paid by member ** 30% paid by member

How the Choice Plus Plan with a HSA Works



1. Your deductible
2. Your coverage
3. Your out-of-pocket maximum

How the Choice Plus Plan with a HSA Works



1. Your deductible

- You will pay the full cost of your qualified medical and pharmacy expenses until you meet your deductible.
- You can choose to pay for care from your HSA or you can pay another way and let your HSA grow.
- Preventive medical care is covered at 100% in-network.
- The deductible does not apply to drugs on the Preventive Medication Therapy List, administered by CVS/caremark.

1.

Your deductible

You choose to pay out of your pocket OR with your HSA

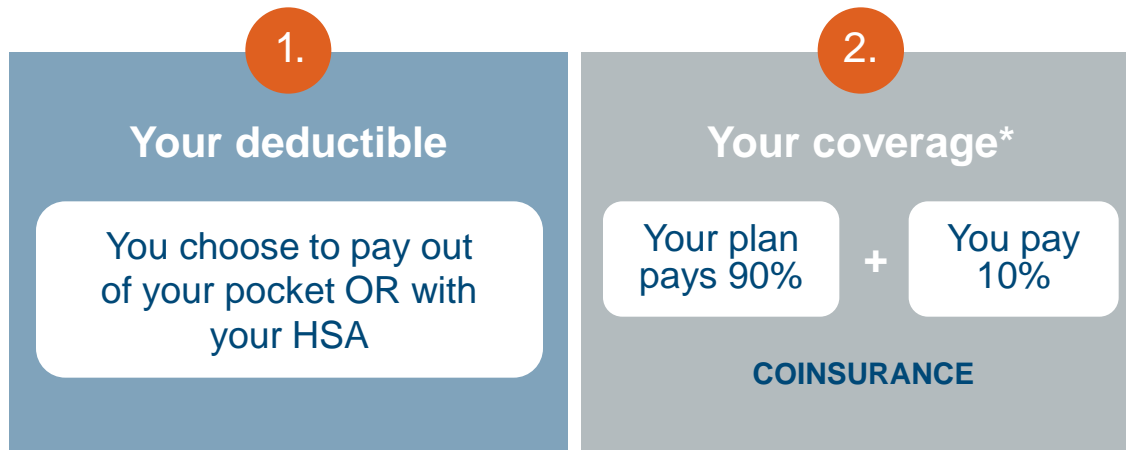
Preventive care is covered at 100% in-network.

How the Choice Plus Plan with a HSA Works



2. Your coverage

- Your plan pays the major portion of your expenses, which is called coinsurance.
- You pay the rest.
- After the deductible, you will have copayments for prescription drugs, administered by CVS/caremark.



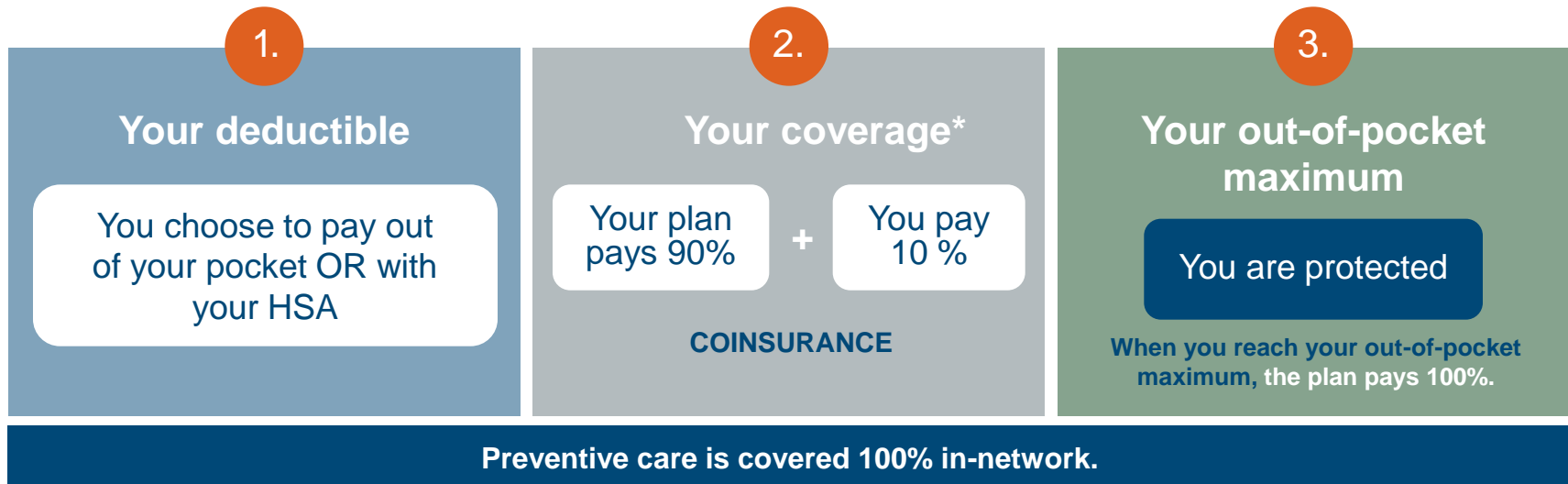
Preventive care is covered 100% in-network.

How the Choice Plus Plan with a HSA Works



3. Your out-of-pocket maximum

- You are protected from major expenses with an out-of-pocket maximum.
- Once you meet the out of pocket maximum, the plan will pay 100% of all remaining covered expenses for the rest of the plan year.
- Your deductible, coinsurance, and copayments go toward meeting your out of pocket maximum.



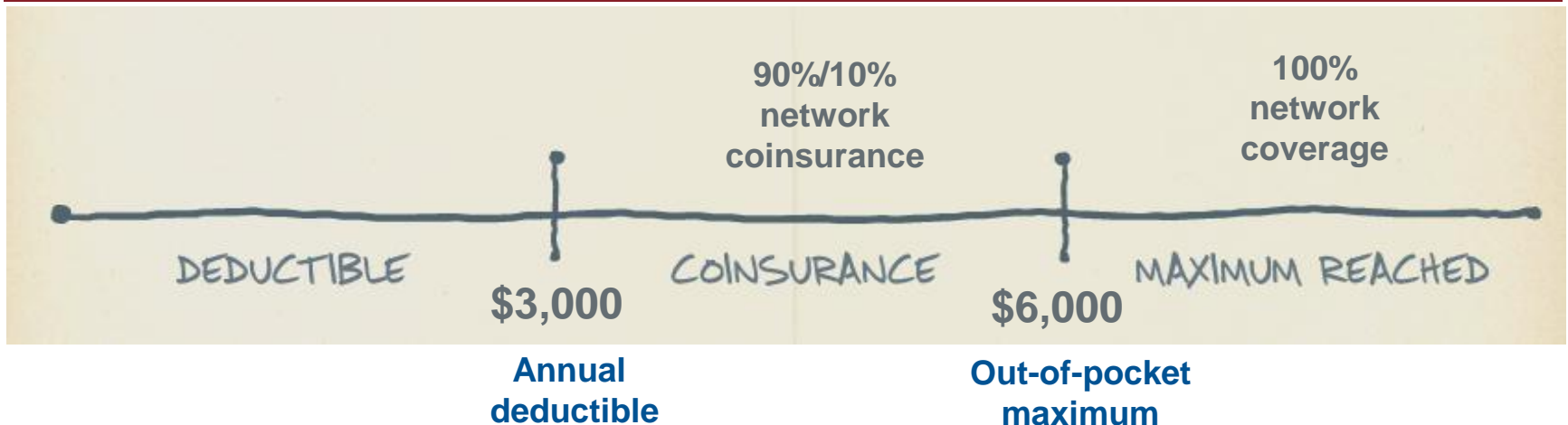
Cheryl has a family. She chose the Choice Plus Plan with a HSA because:



- Lower monthly premiums
- The State of RI contributes \$3,000 if she opens an HSA
- Cheryl contributes an additional \$1,000 dollars to her HSA on a pre-tax basis (saves her roughly \$300 in taxes)
- She and her family members can keep their doctors
- She has a chance to save for future health bills with HSA



State of RI deposits \$3,000 in HSA. Cheryl deposits \$1,000 in HSA



How Cheryl's Choice Plus Plan with a HSA works – Year 1



1 preventive exam per member:	\$0
1 visit to ER:	\$1,300
4 doctor visits:	\$500
6 prescriptions:	\$300
Total cost:	\$2,100

Paid 100% by the Plan

Cheryl uses her HSA to pay

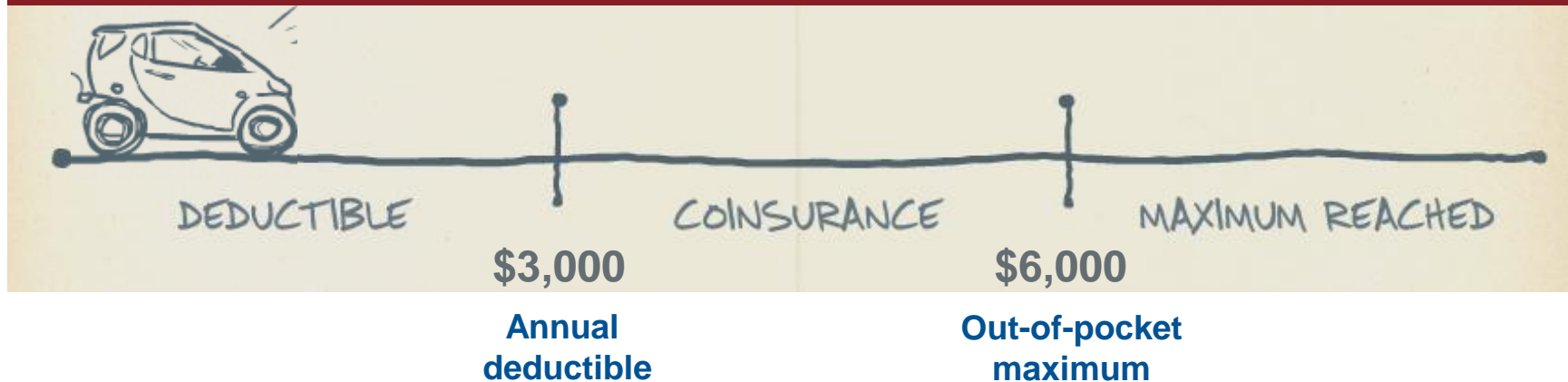
Cheryl uses her HSA to pay

Cheryl uses her HSA to pay

Paid from HSA: \$2,100

**And Cheryl still has \$1,900
Left in her HSA that will roll
over to the next year!**

\$4,000 in HSA (\$1,000 Cheryl's contribution/\$3,000 State of RI Contribution)



How Cheryl uses her HSA

Cheryl goes to the doctor with her HSA



Cheryl presents her UnitedHealthcare member ID card at the doctor's office



Her doctor submits a claim to UnitedHealthcare



Cheryl fills her prescription and pays for it with her HSA Debit MasterCard® card



Cheryl receives and pays her doctor's bill with her HSA Debit MasterCard® card



Cheryl retains her receipts

What is a Health Savings Account?

A Health Savings Account (HSA) is tax-advantaged

- All contributions are made pre-tax (exempt from State, Federal and FICA taxes) and funds can grow tax free.

Owned by YOU!

- The account belongs to you, so only you decide how to spend it
- You can increase or decrease your HSA contribution amount at anytime during the year
- Money left in your account carries over from year to year
- It remains yours even if you leave your employment or retire from the State of Rhode Island

Used to help you plan and pay for both current and/or future healthcare expenses

- You can withdraw money tax-free for qualified health expenses (non-qualified expenses are subject to taxes and penalties)
- Or you can save funds to pay for future expenses



UHC's partner Bank is Optum BankSM



UnitedHealthcare
HSA Bank of Choice

Established in 2003

Focuses solely on health
care banking

HSAs are our sole focus

Is one of the nation's leading
custodians of health savings accounts
(HSAs)

Member FDIC – individual assets insured
to \$250,000

Optum Bank serves thousands of
employers, families and individuals

We administer more than 1.6 Million
individual HSAs

HSA eligibility

You are eligible to open and contribute to an HSA if:

- You are covered by an HSA qualifying high deductible health plan (HDHP)
- You are not covered by any other health plan that is not a high deductible plan
- You are not entitled to Medicare, TRICARE, or TRICARE for Life
- You have not received VA benefits within the past three months
- You are not claimed as a dependent on someone else's tax return
- **You are not covered by a health care flexible spending account (FSA) – See following slide.**



HSA Eligibility for Current FSA Participants



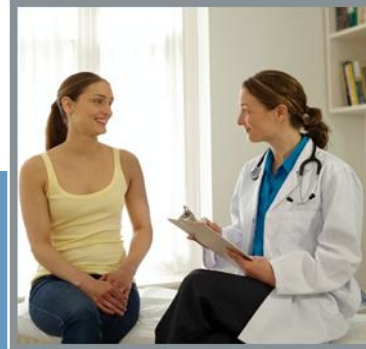
For those employees who wish to enroll in the Choice Plus Plan with HSA on 1/1/16 and are currently participants in the FSA plan:

- You can still enroll in the Choice Plus Plan with HSA, however because your current participation in the FSA runs until 6/30/16, this is considered to be “other non-qualified coverage” that prevents you from being able to open your HSA until that coverage ends
- Your FSA coverage ends 6/30/16, therefore, you will be able to open your HSA effective 7/1/16. You will still be able to use your FSA for expenses incurred between 1/1/16 and 6/30/16.
- You will complete the paperwork to open up your HSA in November (the same time you complete your other medical enrollment forms), however the account will not become active and funded until 7/1/16
- On 7/1/16, the State will provide a lump sum contribution to your HSA equal to **100% of the annual contribution** (\$1,500 or \$3,000 - depending on the level of coverage you elected)
- If you have funds remaining in your FSA on 6/30/16, they can be rolled over to a Limited Purpose FSA at that time. Limited Purpose FSAs (that only pay for Dental and Vision expenses) are considered compatible with HSAs.

HSA Qualified Medical Expenses



Health plan
deductibles and
coinsurance



Medical,
Dental,
Vision,
Prescriptions Drugs,
and more



Use HSA dollars to pay for
healthcare expenses for
your spouse and/or any
legal dependents

Employee's spouse and dependents
don't need to be covered by the HDHP
in order to use account funds to pay for
their out-of-pocket health care
expenses

Any money you take out of your HSA for
eligible healthcare expenses is *income-tax free*

Other HSA-Qualified Medical Expenses

Health coverage while receiving unemployment benefits

COBRA continuation coverage

Qualified long-term care

Medicare premiums and out-of-pocket expenses



Paying for non-qualified expenses

Any HSA funds used for purposes other than to pay for qualified medical expenses are:

- Taxable as income
- Subject to a 20% tax penalty*

* The 20% tax penalty does not apply to account holders age 65 and older, those who become disabled or enroll in Medicare



Save your receipts!

- Save your receipts for all qualified medical expenses
- Our convenient receipt vault allows you to upload receipts and store them within your HSA online
- Optum BankSM does not track your expenses or verify eligibility however we will report all contributions and distributions to both you and the IRS at year end



HSA Annual Contribution Limits

Amount of funding

- The IRS determines how much you can fund

Contribution rules

- Contributions are based on your level of health coverage
- For 2016, individuals electing single coverage can contribute up to \$3,350 per year
- Individuals electing family coverage can contribute up to \$6,750 per year.
- The maximum allowable contribution includes your employers contribution as well as any contributions you choose to make

Additional funding

- Those 55 years of age or higher, but not yet entitled to Medicare benefits, can fund an additional \$1,000/year “catch-up” contribution

HSA Deposit Options

Employer Contribution	State of RI HSA Contribution	<ul style="list-style-type: none"> The State of RI will contribute \$1500 to your HSA if you elect single coverage and \$3,000 if you elect family coverage Contributions will be prorated twice annually with ½ the contribution being deposited on 1/1/16 and the other half on 7/1/16.*
Employee Contributions	Payroll deduction	<ul style="list-style-type: none"> Contribute enough through payroll deduction to cover your deductible. Payroll deductions are pretax and reduce your Federal, State and FICA tax.
	Mail a Check	<ul style="list-style-type: none"> Deposit additional dollars into your account by April 15 of the current year in order to realize tax savings for the prior year
	e-Contribute	<ul style="list-style-type: none"> Arrange a one-time or regular electronic transfer from an account at another financial institution

Convenient Access to Funds

MasterCard® branded debit card

- Available for use at Point-of-Service with Signature or PIN (free)
- Withdraw cash at ATM to replenish funds paid out-of-pocket (\$2.50 *)
- Can elect to receive additional cards for your spouse or dependents to use



Online Bill Pay (free)

- Pay a provider or reimburse yourself

myClaimsManager

- Tool online at myuhc.com to pay claims via your HSA or personal bank account

Checks (upon request)



Good to Know:

- Timing of HSA fund withdrawal need not be associated with timing of claims.
- Expenses can be reimbursed at a later date anytime in the future.
- There must be funds in the account at the time of reimbursement or payment

What to Expect as a New Account Holder



- You will be given the opportunity to open up an account during annual enrollment by completing an application.
- Once your account is open, you will receive a Welcome Kit from Optum Bank approximately 7 to 10 business days from the date enrollment materials are received and processed
- Your Debit Card will arrive in a separate mailing – you can order additional cards for a spouse or dependent (age 18+) online or by calling customer service
- You can access all aspects of your HSA online via myuhc.com
- After logging on to your account for the first time, you will be prompted to provide your email address. You'll receive an Optum Bank bi-monthly newsletter with tips for helping you to make the most of your health care dollars.

The image displays two screenshots related to a UnitedHealthcare Health Savings Account (HSA).

The top screenshot shows the **myuhc.com** website interface. The main heading is "Health Savings Account (HSA) Summary". It includes a table for HSA Balances:

Description	Amount
Available Balance	\$1,119.44
Current Balance	\$1,119.44
Investment Balance	\$0.00

Below the table, it lists actions you can take: "Make and Manage HSA contributions", "Manage Investments", "View Transaction History", and "Access Receipt Vault".

The bottom screenshot shows the **OPTUM** website interface. It displays the "HSA Summary" with a table of balances:

Current Balance*	Available Balance	Investment Balance
\$2,000.00	\$2,000.00	\$0,000.00

It also shows account details like "Account Number: 00001234", "YTD Interest Paid: \$4.61", and "Scheduled Withdrawals: \$240.10 (over the next 30 days)". A bar chart shows "Total Contributions" for 2013 and 2014, with a legend for "Your Contributions", "Remaining Amount You Can Contribute", and "Excess Contributions".

At the bottom right, there is an image of an **Optum Bank™ Health Savings Account** debit card. The cardholder is JANE SMITH, with card number 5111 3700 1234 5678 and expiration date 07/16. It is a MasterCard Debit card.

Growing funds

HSA Deposit Account

- Interest bearing
- Provides liquidity for transactional needs
- Accounts are FDIC insured to \$250,000

Investment Options

- Amounts above \$2,000 can be invested (minimum investment amount is \$100)
- Access to 25 non-proprietary, no load or load waived funds
- Invested funds can be used to pay bills; however, are not available until the investment is sold
- Investment purchases can be set up on-line. Auto Sweep is available
- Access to investment information online, including links to prospectuses, as well as Morningstar® Quick Take Pages (updated daily) and Lipper Fund Facts
- Funds are NOT FDIC insured



How an HSA helps you save

- The money Steve puts into his HSA is **income tax-deductible**
- Any money Steve withdraws from his HSA to pay for **qualified medical expenses** is **withdrawn income tax-free**
- Steve may **earn interest** on his account, and it is not taxable
- The amount not spent during this year **carries over** for use in future years



How much did Steve save?

1

In 2016, Steve will deposit \$6,750 into his HSA, the max. contribution for family coverage. \$3,000 will come from the State and the other \$3,750 from Steve's pre-tax payroll deductions

Steve's federal and state income tax and FICA savings for the year are **\$1,412***

2

Steve will withdraw \$3,000 to pay for qualified medical expenses for himself and his family

Steve will **not** have to pay income taxes on the **\$3,000** as long as he uses it to pay for qualified expenses

3

Steve earns interest on his account

Steve does **not** have to pay income taxes on his interest

4

Steve will carry over \$3,650 HSA dollars (contributions – expenses + account earnings) into the next year

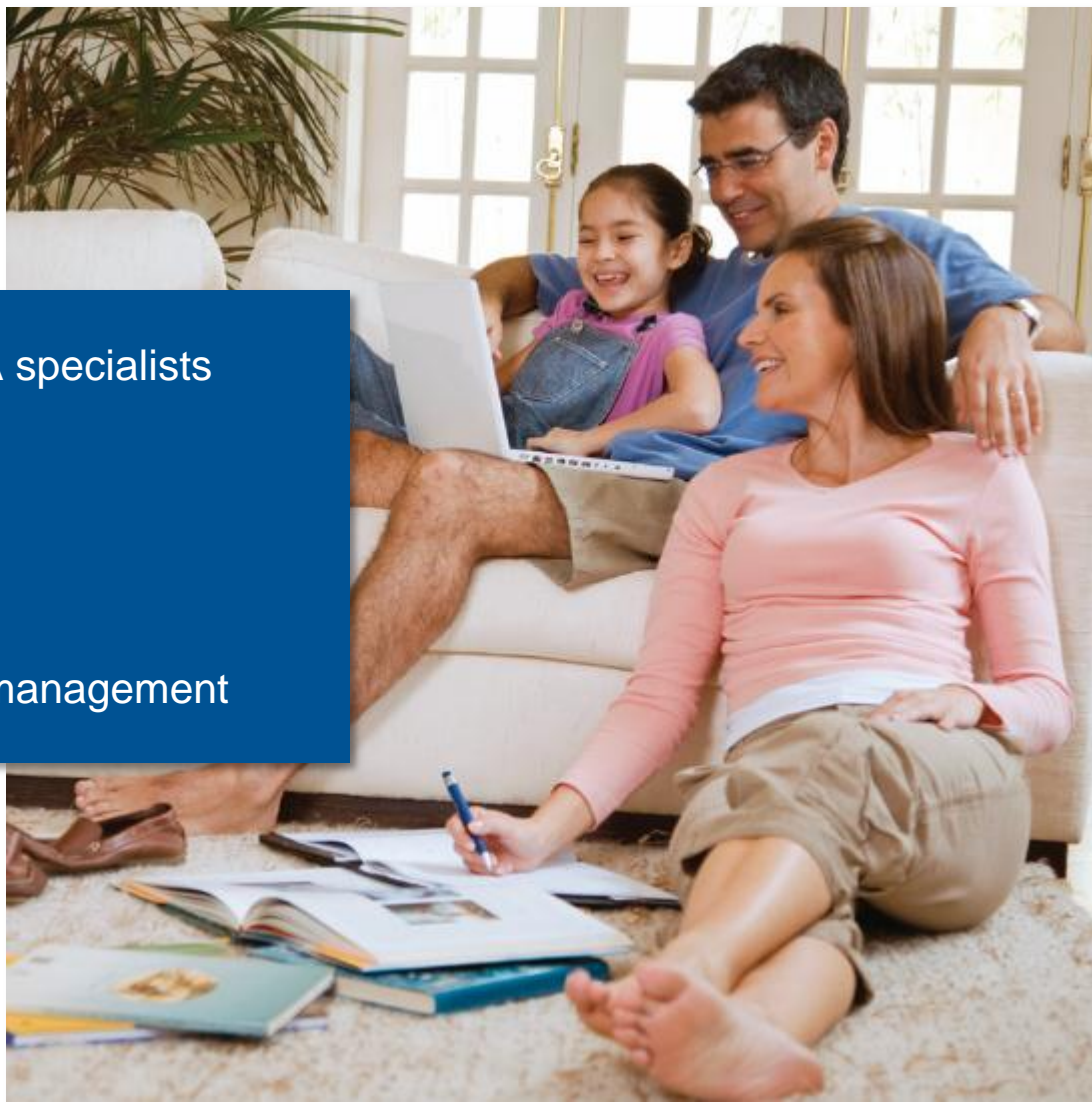
With a traditional plan, Steve wouldn't have this carryover option, which helps him save for the future

* Assumes a 25% federal tax rate, 5% state tax rate and 7.65% FICA

State of Rhode Island's Choice Plus Plan with HSA: What you can expect



- Access to highly trained HSA specialists
- Responsiveness
- Account enrollment
- Online education resources
- Easy-to-use online account management



State of Rhode Island's Choice Plus Plan with HSA



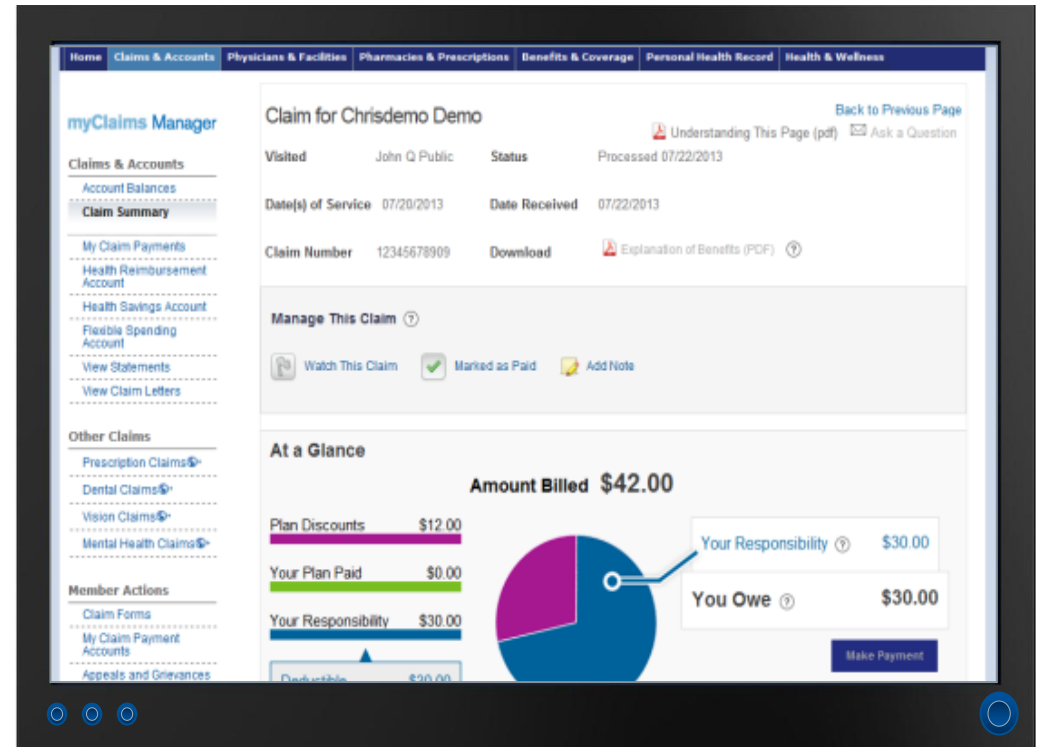
With the State of Rhode Island's Choice Plus plan with a HSA, administered by UnitedHealthcare and Optum Bank, you can use any doctor, clinics, hospital, or health care facility. You can save money when you use a health savings account (HSA) and access UnitedHealthcare's network of providers

Familiar Plan Features including:

- ✓ **Same national network as the current UnitedHealthcare benefit plan.**
 - If you go out of network, your costs may be higher. Out of network providers can even bill you for amounts higher than what your plan will cover.
- ✓ **There's no need to choose a primary care provider (PCP) or get referrals to see a specialist.**
 - Consider finding a PCP; they can be helpful in managing your care
- ✓ **Preventive care is covered at 100% when using a UHC network provider.**
 - Includes well visits, immunizations, mammograms, colonoscopies, routine labs, and more

Managing your HSA online

- Check your balance
- Arrange deposits from another banking account
- Pay bills to health care providers
- Reimburse yourself for qualified medical expenses paid out-of-pocket
- Use HSA calculators
- Check the contribution tracker for YTD contribution amounts
- Use the convenient receipt vault
- Manage investment activities for your HSA



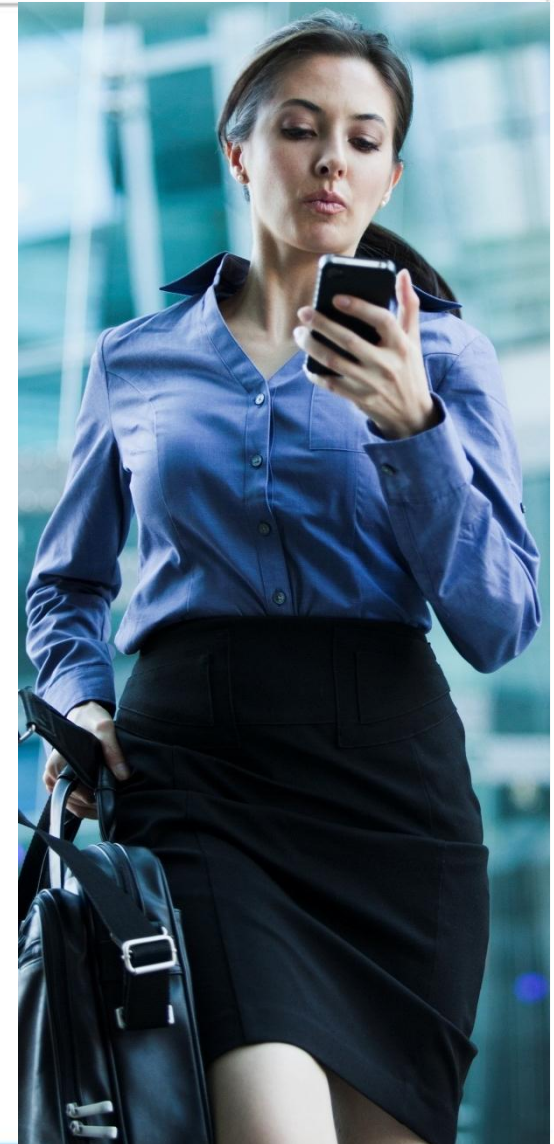
Investments are not FDIC insured, are not guaranteed by Optum BankSM, and may lose value.

Tools and Resources

The Right Tools

Using your HSA wisely means using these tools:

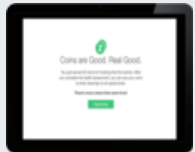
- myHealthcare Cost Estimator®
- myClaims Manager
- Health Savings Checkup
- Personalized Messages
- UnitedHealthcare Health4Me™ Mobile App



Helping to enable greater health ownership



UnitedHealthcare makes it easier for members to make good health decisions, understand their benefits, manage their finances and navigate the health system



Every day:

FitBit tracks steps and uploads into personal tracker

Robust digital experience

Personalized guidance and service

Big data drives personalization

Final step

Checks HSA balance

Pays doctor online using HSA funds

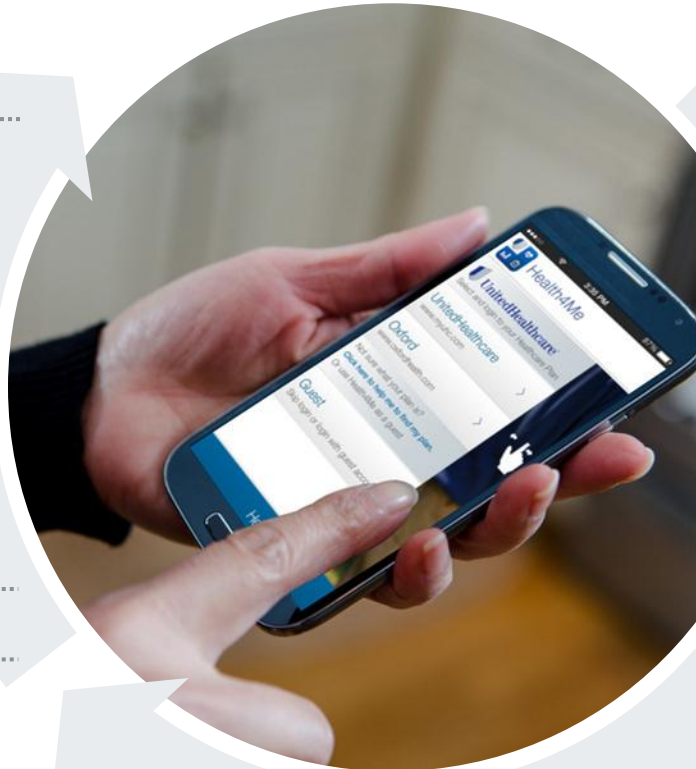
2-3 weeks later

Billing question

Texts Advocate

Requests call back; shortly later discusses issue

Receives text: "Resolved"



Day one

Sore throat and cough, but must travel to out-of-town meeting

Calls NurseLineSM: suggests seeking care before returning home

Locates in-network Urgent Care providers and directions

Following week

Still coughing and not feeling well

Sees Primary Care Physician (PCP) who suggests chest X-ray

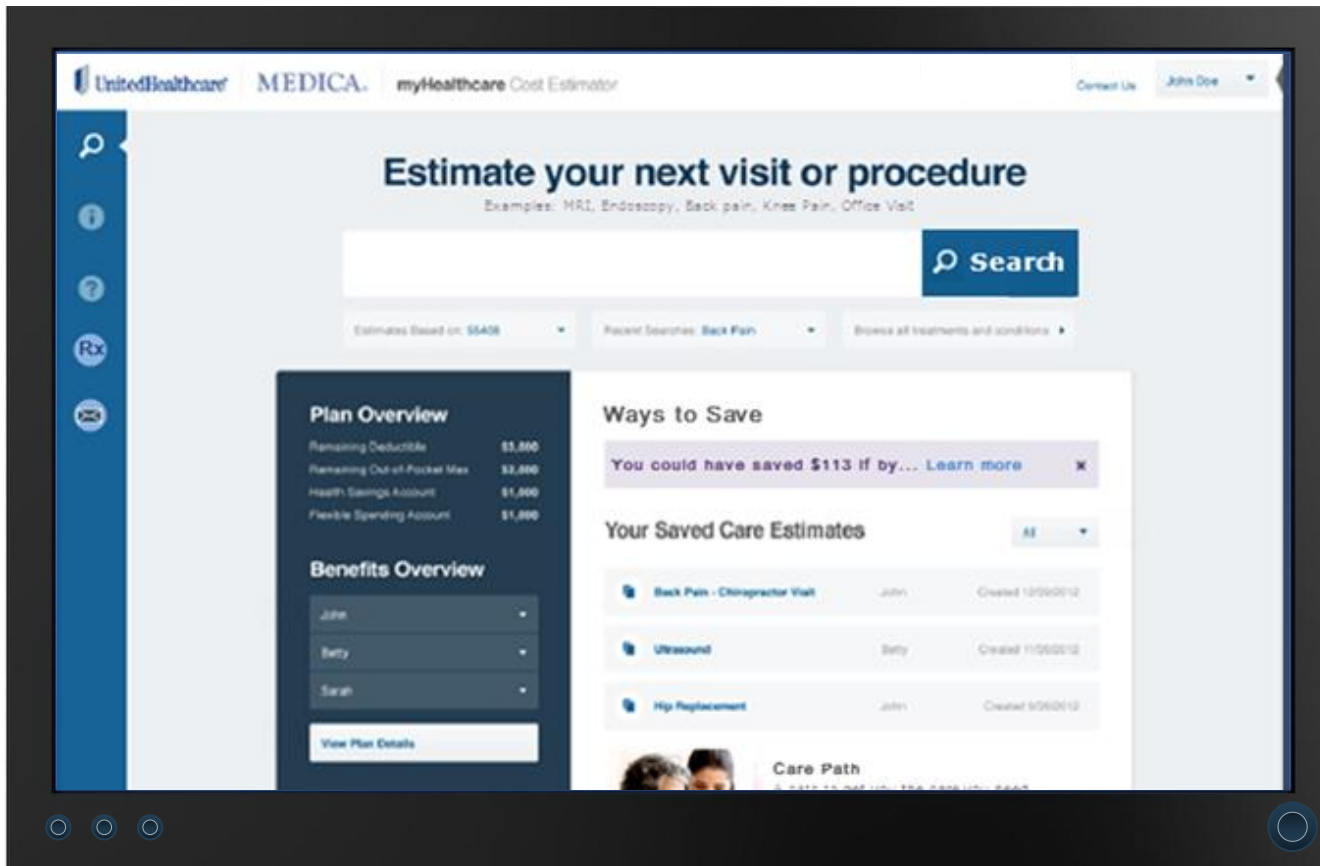
Checks myHCE to see cost estimates for different facilities and discusses options with PCP

myHealthcare Cost Estimator: Price and quality transparency



Make smart health care choices

myHealthcare Cost Estimator is designed to help members shop for value



**Personalized
experience**

**Broad access
and services**

**Estimates based on
actual contract
rates***

**Integrated
quality**

**Comprehensive
support**

*wherever possible

myHealthcare Cost Estimator

Price and quality transparency



myHealthcare Cost Estimator is **YOUR** personalized online tool to make **MORE** informed health care decisions.

The screenshot shows the myHealthcare Cost Estimator web application. At the top, the UnitedHealthcare logo is on the left, and user information (MARY JANE SMITH, 08/10/1978) and a log out link are on the right. Below this, a status bar shows 'Your remaining deductible: Individual: \$250 Family: \$750'. The main header 'myHealthcare Cost Estimator' is in a dark blue bar, with links for 'Start Over', 'Prescription Estimates', 'What Is It?', and 'How it works'. On the left side, there is a vertical menu with 'See My Benefits', 'Saved Searches', and 'Help'. The main content area has a heading 'Start by searching a condition or treatment to get your estimate' and an example: 'Example: Back pain is a condition and physical therapy is a type of treatment'. Below this is a search bar with a 'Search' button. An alternative option 'or Browse all treatments and conditions' is provided. At the bottom, there is a testimonial from Gwen in Tennessee, stating 'I love that it is personalized to me ...' and '...and shows me information based on where I live, and all of the different places and estimated cost ranges available to me.' A 'Tell Me More' button is located at the bottom right of the testimonial.

myHealthcare Cost Estimator is available on Health4Me and myuhc.com®

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the new myHealthcare Cost Estimator or the current Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator will be launched soon, and additional ZIP codes and procedures will be added soon.

How does it work?

The **myHealthcare Cost Estimator** allows you to select your treatment based on your specific needs.

1. START WITH WHAT YOU NEED.

Look up a symptom, treatment or test. We will help you find what you're looking for. No need to be a health care expert the information is laid out for easy reference.



2. CHOOSE YOUR CARE PATH.

Learn about the care, cost and time to treat your condition. The care path allows you to see the appointments, tests and follow up care involved, from the first consult to last follow up.



3. SEE THE BIG PICTURE.

Learn about costs ahead of time to help you plan. Create a custom estimate based on your plan details and preferred provider and facilities.

Know your procedure.



UnitedHealthcare

Show information for: MOTYKA GRISSETT 08/10/1978 | Hello MOTYKA GRISSETT | Log Out

Your remaining deductible: Individual \$250 Family \$750

myHealthcare Cost Estimator

Start over Prescription estimates What is it? How it works

MRI Scan Without Dye - Knee ? Your Out-of-Pocket: Based on Your Plan \$313 In-Network Cost: Market Average \$877 Health Plan Pays: \$564

Home Select Facility Final Estimate

MRI Scan Without Dye - Knee ? Save

Search By: 02127, Boston, MA 25 Miles Facility Type (optional) 5 selected Search Compare

Choose up to 5 Facilities and Compare Them

Click Here to see Hospital Response to Cost Data

Your search returned (100) facilities ranging from: \$287 - \$3,223

Sort By: Cost View: 10 per page Refresh Currently Viewing 1 - 10 of 100

Medical Center Add to Compare

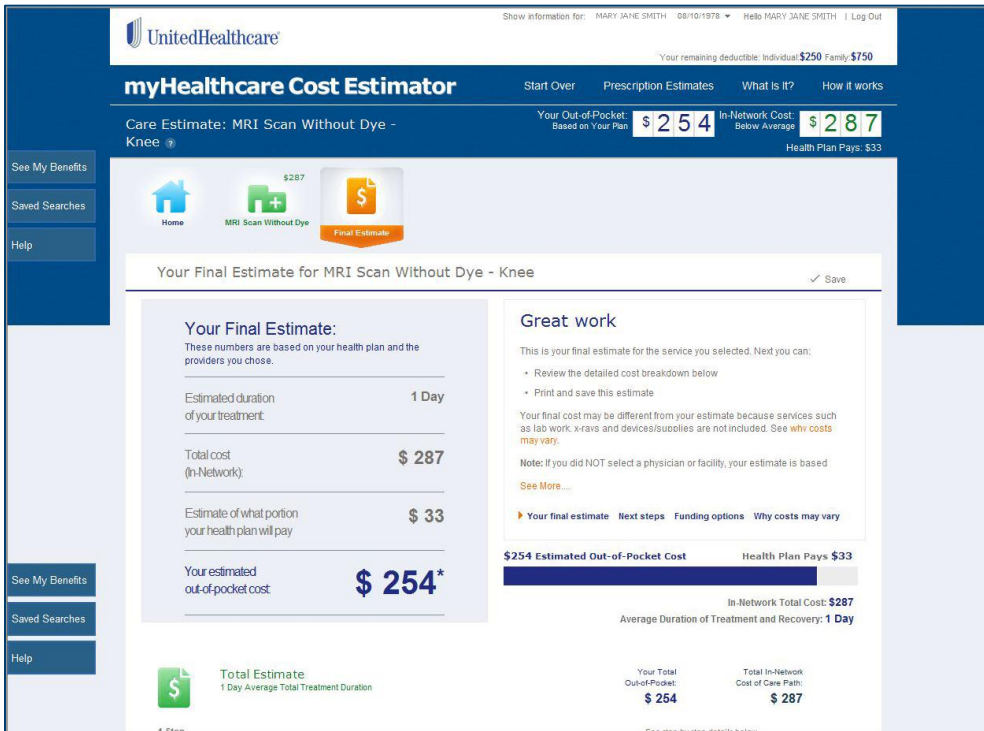
Address	Local Average	This Facility	Health Plan Pays	Out-of-Pocket	Action
1234 Main Street Boston, MA 555-555-5555 5 Locations	\$877	\$287 Below Average	\$33	\$254	Select Facility > Move to Next Step

- Research your condition to learn about your procedures and treatments options
- What is the difference between an MRI, CT Scan and X-Ray?
 - Get information about each procedure
 - Identify the benefits and risks
- Learn about the cost and time involved in a procedure. Then see the appointments, tests and follow up care involved, from the first appointment to last follow up.
- Access in-depth information on many procedures with more being added regularly

Know your price.

4
PROCEDURE
PROVIDER
PRICE
PLACE

P



UnitedHealthcare

Show information for: MARY JANE SMITH 08/10/1978 Hello MARY JANE SMITH Log Out

Your remaining deductible: Individual: \$250 Family: \$750

myHealthcare Cost Estimator

Start Over Prescription Estimates What Is It? How it works

Care Estimate: MRI Scan Without Dye - Knee

Your Out-of-Pocket: Based on Your Plan **\$254** In-Network Cost: Below Average **\$287** Health Plan Pays: \$33

Home MRI Scan Without Dye Final Estimate

Your Final Estimate for MRI Scan Without Dye - Knee

✓ Save

Your Final Estimate:
These numbers are based on your health plan and the providers you chose.

Estimated duration of your treatment:	1 Day
Total cost (In-Network):	\$287
Estimate of what portion your health plan will pay	\$33
Your estimated out-of-pocket cost:	\$254*

Total Estimate
1 Day Average Total Treatment Duration

Great work
This is your final estimate for the service you selected. Next you can:

- Review the detailed cost breakdown below
- Print and save this estimate

Your final cost may be different from your estimate because services such as lab work, xrays and devices/supplies are not included. See [why costs may vary](#).

Note: If you did NOT select a physician or facility, your estimate is based on [See More...](#)

► Your final estimate Next steps Funding options Why costs may vary

\$254 Estimated Out-of-Pocket Cost Health Plan Pays **\$33**

In-Network Total Cost: **\$287**
Average Duration of Treatment and Recovery: **1 Day**

Your Total Out-of-Pocket:	Total In-Network Cost of Care Path:
\$254	\$287

See step by step details below.

- With **myHealthcare Cost Estimator** you'll see the average estimate for any **Care Path** you choose, based on data collected from physicians, health care practitioners and hospitals in the geographic location you are searching
- Review a detailed cost break down
 - In-network total cost
 - Employer responsibility
 - Your estimated out-of-pocket cost
- Understand the cost for your visit, treatment and facility.
- Calculate how each treatment option impacts your out-of-pocket costs based on your personalized plan details to plan for future expenses

Know your provider.

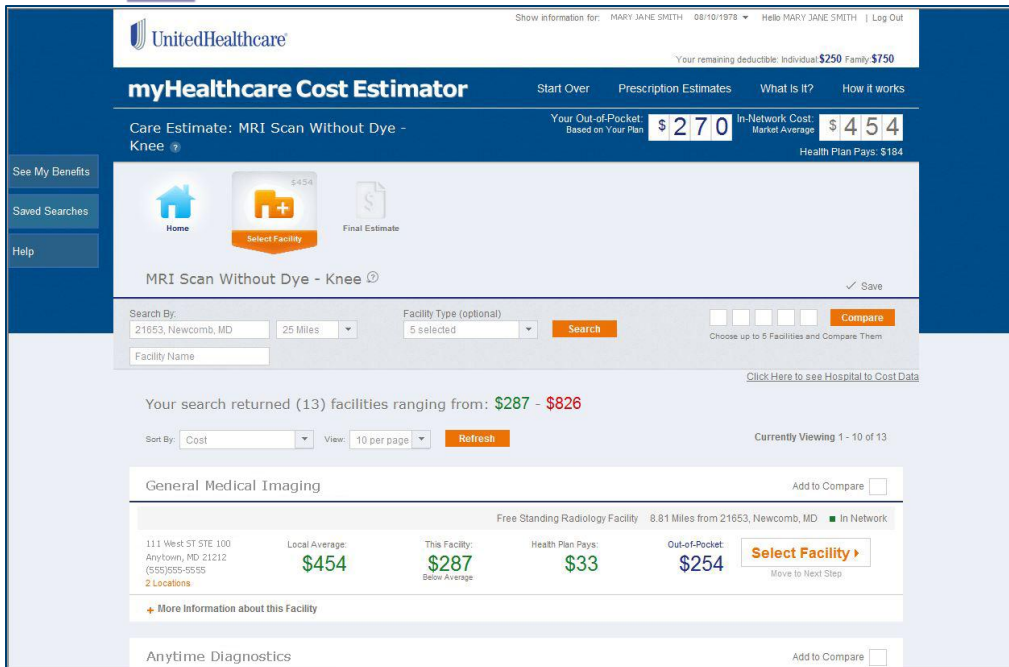
4
PROCEDURE
PROVIDER
PRICE
PLACE

P

Find a provider based on:

- Quality and cost efficiency*
- Specialty
- Gender
- Affiliated facilities
- Distance

Cost based on in-network or out-of-network with descriptions on what this means for you.



UnitedHealthcare

myHealthcare Cost Estimator

Care Estimate: MRI Scan Without Dye - Knee

Your Out-of-Pocket: Based on Your Plan \$270

In-Network Cost: Market Average \$454

Health Plan Pays: \$184

Search By: 21653, Newcomb, MD 25 Miles Facility Type (optional): 5 selected

Your search returned (13) facilities ranging from: \$287 - \$826

Sort By: Cost View: 10 per page Refresh

General Medical Imaging

Free Standing Radiology Facility 8.81 Miles from 21653, Newcomb, MD In Network

111 West ST STE 100 Anytown, MD 21212 (555)555-5555 2 Locations	Local Average: \$454	This Facility: \$287 Below Average	Health Plan Pays: \$33	Out-of-Pocket: \$254	Select Facility >
--	--------------------------------	---	----------------------------------	--------------------------------	-------------------

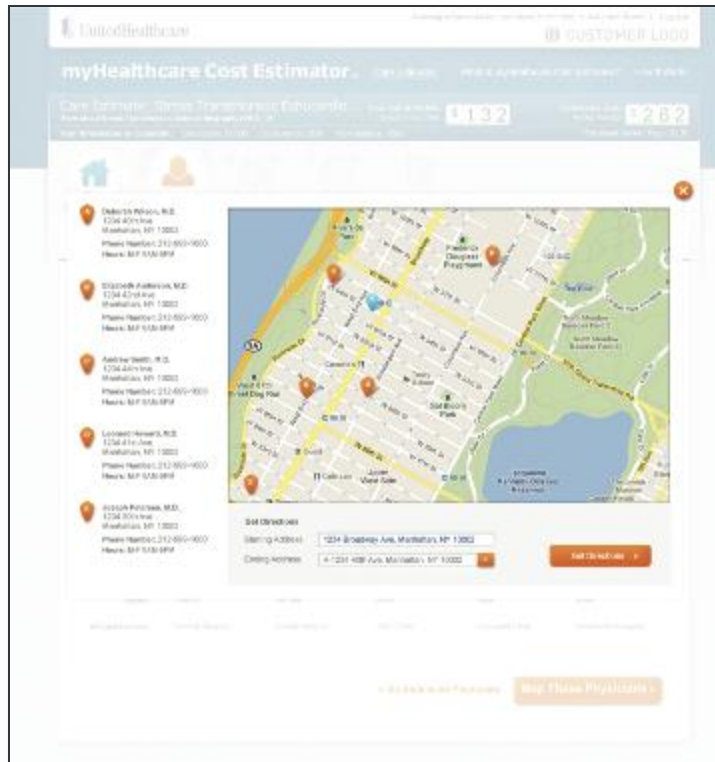
Anytime Diagnostics

* Physicians are evaluated across 21 specialties, including family practice, internal medicine, pediatrics, cardiology and orthopedics. Those who meet quality and cost efficiency standards receive two stars and those who meet quality standards receive one star. Facilities are evaluated for cardiac, total joint and spine, neonatology, congenital heart disease and infertility. Those that meet quality standards receive up to three stars and will be recognized as "higher efficiency," "average efficiency," or "lower efficiency," in addition to their quality designation.

Know the **place**.

4 PROCEDURE PROVIDER PRICE PLACE

P



Locate providers based on your geographic search criteria for:

- Facility and Location Information
 - Number of UnitedHealthcare member discharges each year
 - Accreditations
- Quality, Safety & Cost Efficiency
- Affiliated Physicians

You can even get driving directions to your location!

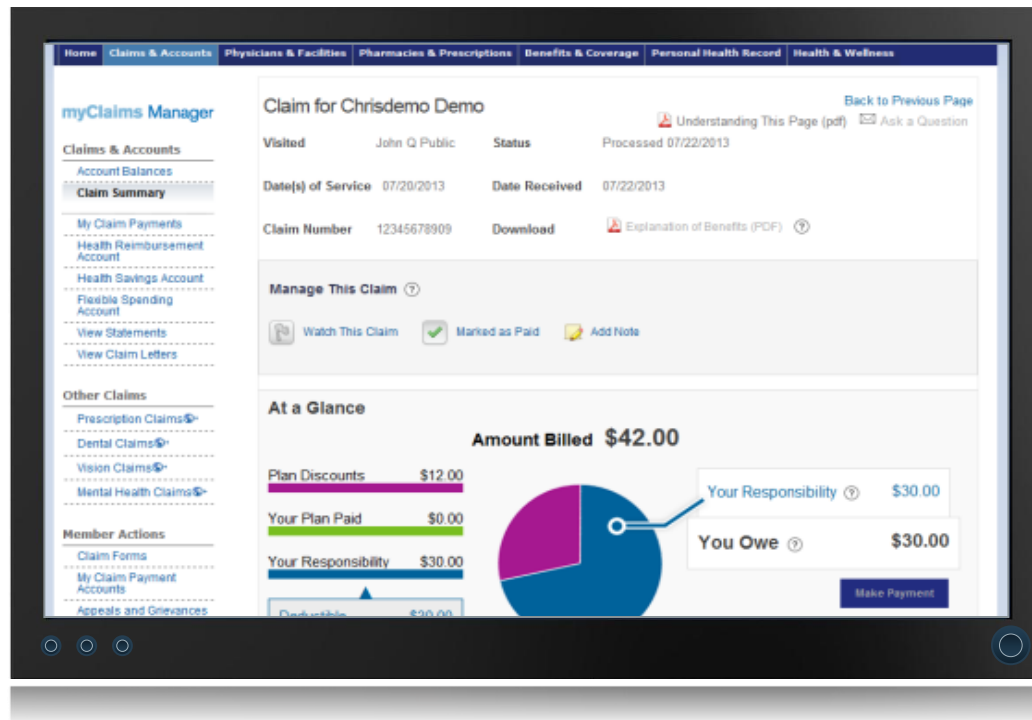
myClaims Manager

Online claims management and payment



Make smart health care choices

\$60 million in online provider payments using myClaims Manager in first year



Simple design, graphics, and consumer-friendly language illustrate how claims are paid

Enhanced search to filter claims by provider or date range

Online payment to providers for out-of-pocket expenses

Save payment info for future use (credit/debit cards, HSA accounts, bank accounts)

Self-service reporting for easy benefit management

"Impressed how clear the information is and how easy it is to access claims. I particularly like being able to pay the providers right from the site."
(Actual member feedback)

"I love the new option to pay medical bills on myuhc.com! That idea is genius! I have so many coming from so many different directions it is difficult to budget and track, so I love how I can pay providers right from UnitedHealthcare's site. Thanks for making this so user friendly." (Actual member feedback)

myClaimsManager

Pay claim from HSA or personal funds



1 PAYMENT
2 CONFIRM
3 RECEIPT

myClaims Manager

Claims & Accounts

- Account Balances
- Claims Summary**
- My Claim Payments
- Health Savings Account
- Flexible Spending Account
- View Statements
- View Claim Letters

Other Claims

- Prescription Claims
- Vision Claims
- Dental Claims
- Mental Health Claims

Member Actions

- Claim Forms
- Manage My Claim Payment Accounts
- Submit FSA Claims Online
- Appeals and Grievances
- Automatic Payment Options
- Mailing and Email Preferences
- Direct Deposit
- Coordination of Benefits

Make a Payment To: City Medical
1234 Main Street
Solon, OH 44319
(555) 111-2222
[Edit Payment Address](#)

Provider Visited: John Q Public, MD

Family Member: Chrisdemo Demo
Patient Account Number: 9999999999

Dates Visited: 7/20/2014
Claim #: 1234567891

Before you make a payment, please confirm the amount you owe. You may owe less than what's shown. It may not reflect:

- Payments you made to a health care provider at the time of service or outside this website
- Payments you may have authorized a provider to charge to your credit card
- Payments by Medicare or other secondary insurance
- Payments from a Health Reimbursement Account (HRA) or Flexible Spending Account (FSA) that may automatically be sent to a provider. If so, you should wait for those payments to process and reflect in your claim information

Required

Amount Due \$160.79 Amount to Pay * \$160.79

Account Type:
☒ Optum Bank HSA ☐ Bank Account (U.S. only)

Your virtual card will be presented to the healthcare provider for payment within 10 days.

Optum Bank HSA Routing Number Optum Bank HSA Available Balance \$2,349.80

Your Claim Summary

Are you currently experiencing health issues? If so, you may be eligible for a discount. Call 1.888.842.4224 and ask for Nurse.

Or speak face to face about your health and wellness clinics.

Search Options
Dates Visited
Last 60 days

Quick Views: [Watched](#)

Click the View Claim link for a claim

For dental EOBs: Click the Dental Claims link and then Claims Information to see your dental EOB statements. Select the "View Claim" link to find your Explanation of Benefits (EOB) (Showing 1-2 of 2)

Family Members	Visited	Date Visited	Amount Billed	You May Owe	Status	Manage Claim
Pat Demo	T Robert	03/08/2014	\$375.00 View Claim	\$316.95 Make Payment Payment Help	Processed 03/12/2014	Add Note
Chris demo	D O'brian	03/06/2014	\$198.00 View Claim	\$160.79 Make Payment Payment Help	Processed 03/12/2014	Add Note

This provider takes payments through this website from bank accounts, including HSAs. To use your HSA, enter the HSA routing and checking account numbers in the required fields.

If you prefer to use a credit or debit card, click the button below and we'll alert the provider.

☒ Send me an email when this provider starts accepting credit or debit card payments through this site.

Send to: CHRISDEMO@EMAIL.COM

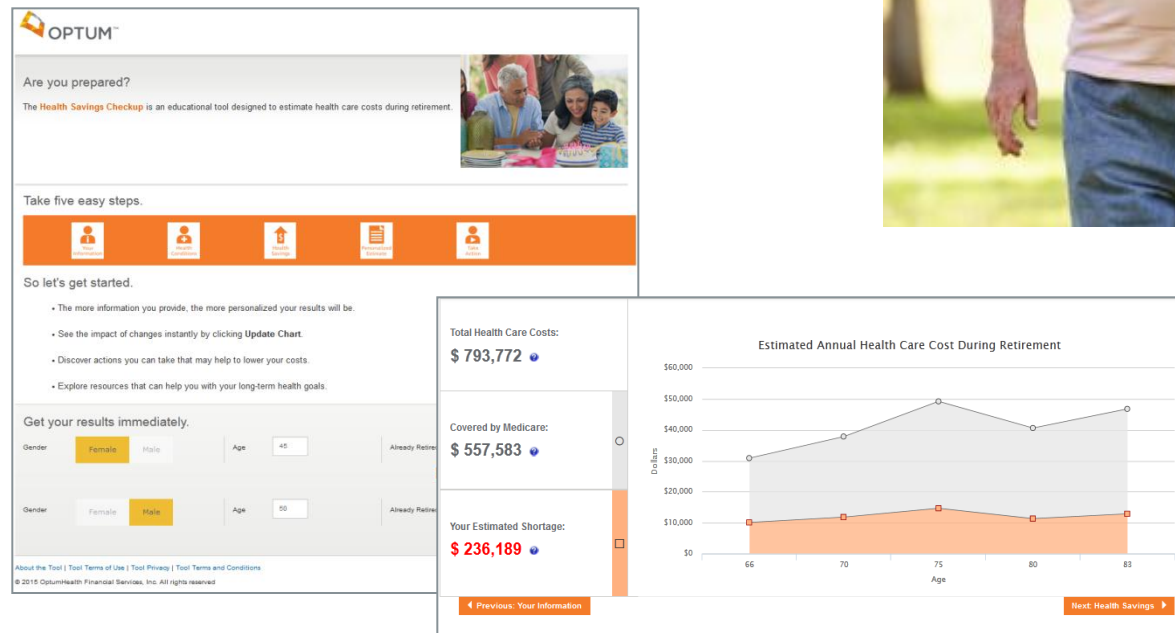
I Prefer Credit/Debit

All requests are anonymous.

Pay adjudicated claims online from either your HSA or from your personal funds with the click of a button.

Health Savings Checkup

- Estimate your retirement health care costs.
- Learn how to stay healthy, spend less, save more.



**Spend less,
save more**

Award-winning access to powerful health information...for everyone

- Check claims, deductibles, accounts & health records on the go
- Show & share ID card with doctors
- Select care providers using cost estimates
- Access to market average cost estimates for all consumers



What if I have more questions?



Review your benefit plan information

Call the toll-free Customer Care number on the back of your HSA Debit MasterCard®

Visit optumbank.com or myuhc.com



Thank you.

Investments are not FDIC insured, are not guaranteed by Optum Bank[®], and may lose value.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc., or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company. For informational purposes only. UnitedHealthcare does not diagnose problems or recommend specific treatment. The information provided in this document is not a substitute for your physician's care. Services and medical technologies referenced herein may not be covered under your plan or be available in all states or for all groups. Hypothetical example is for illustrative purposes only. All events, persons and results described herein are entirely fictitious and amounts will vary depending on your unique circumstances. Any resemblance to real events or persons, living or dead, is purely coincidental. Current rates are variable and may change at any time.

Health Savings Accounts (HSAs) are individual accounts offered by Optum Bank[®], Member FDIC, and are subject to eligibility and restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

Please check your health benefit plan materials to determine whether your employer will make supplemental contributions to your HSA. Hypothetical example is for illustrative purposes only. All events, persons and results described herein are entirely fictitious and amounts will vary depending on your unique circumstances. Any resemblance to real events or persons, living or dead, is purely coincidental. Current rates are variable and may change at any time.

UnitedHealthcare | myuhc.com

© 2015 UnitedHealthcare Services, Inc. All Rights Reserved.

25326A-072015

